

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Saar Wilf et al.

Title: METHODS AND SYSTEMS FOR DETERMINING THE RELIABILITY OF TRANSACTIONS

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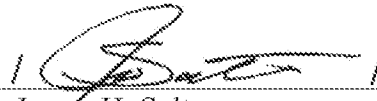
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We are transmitting herewith the following attached items (as indicated with an "X"):

X Reply Brief Under 37 C.F.R. § 41.41 (23 pgs.)

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